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# Housing and the cost-of-living

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# 1 Summary

According to the Department for Levelling Up, Housing and Communities' (DLUHC) [English Housing Survey](#), in 2020/21 around a quarter of private and social renters said they found it either fairly or very difficult to afford their rent. Around 6% of owner-occupiers with mortgages said they found it fairly or very difficult to keep up with mortgage payments.<sup>1</sup>

[Research published by Ipsos in June 2022](#) recorded “a significant proportion of Britons” as “worried about their ability to pay their rent or mortgage”. 54% of renters were already worried about their ability to pay the rent.<sup>2</sup>

A majority of private tenants in the UK pay a market rent which is not subject to independent controls or assessment. Assistance with rent payments through the social security system is restricted. According to the ONS's [Index of Private Housing Rental Prices: August 2022](#), private rental prices increased by 3.4% over the 12 months to August 2022.

Social rents in England and Wales are currently set to increase by the Consumer Price Index (CPI) plus 1% for five years from 2020. In England, the [Government is consulting on the introduction of a rent ceiling](#) in 2023/24 to protect tenants from the effect of high inflation.

The Scottish Government has announced [a rent freeze and a ban on evictions](#) which will apply to both private and social housing sectors.

## 2 Rented housing

### 2.1 Private rented housing

Since January 1989, when Part I of the Housing Act 1988 came into force, most new private lettings in **England and Wales** are assured or assured shorthold tenancies which are subject to market rents.<sup>3</sup> The landlord determines the rent level at the start of the tenancy.

Tenants have limited rights to refer rent levels and proposed increases to a First-Tier Tribunal (Property Chamber). The housing and homelessness charity

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<sup>1</sup> DLUHC, [English Housing Survey 2020 to 2021: headline report](#), 9 December 2021, p19

<sup>2</sup> Ipsos, [A third of Britons worry about paying their rent or mortgage now while 4 in 10 worry about whether they'll be able to in 12 months' time](#), 7 June 2022

<sup>3</sup> A new tenancy regime will be introduced in Wales in December 2022 but rent control will not form part of the regime. Assured and assured shorthold tenancies are governed by the Housing Act 1988.

Shelter published a two-part blog in 2018 which explains [tenants' rights to challenge rent increases](#) and why they are little used.<sup>4</sup>

Broadly, a periodic tenancy will usually provide for an annual rent increase in the tenancy agreement.<sup>5</sup> The rent on a fixed-term tenancy can only be increased if the parties agree, or at end the end of the fixed-term.<sup>6</sup>

In **Scotland**, since 1 December 2017 new tenancies created in the private rented sector are private residential tenancies. If the landlord wants to increase the rent, they must give the tenant at least three months' written notice. Local authorities may apply to Scottish ministers to have an area designated as a [rent pressure zone](#) (RPZ) if they can prove:

- rents in the area are rising too much;
- the rent rises are causing problems for the tenants; and
- the local council is coming under pressure to provide housing or subsidise the cost of housing as a result.

Within a RPZ a limit is placed on the amount by which a tenant's rent can be increased. No RPZs have been introduced to date.<sup>7</sup>

**The Private Tenancies Act (Northern Ireland) 2022** has amended the Private Tenancies (Northern Ireland) Order 2006 to provide the Department for Communities with power to limit rents in the private rented sector, eg to:

- Prevent rent increases within a period of 12 months.
- Require a rent reduction of up to 10% or a rent freeze for up to four years.<sup>8</sup>

## Evidence of rent increases

The Office for National Statistics (ONS) publishes a monthly index of private rental housing prices which tracks changes in the price paid by private tenants in the UK.

Private rental prices grew by 3.4% over the 12 months to August 2022. This is the largest annual growth recorded for the UK in the ONS's series, which goes back to January 2016. Growth was highest in the East Midlands (4.5%), South

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<sup>4</sup> Shelter Blog: [Rent control you've never heard of \(part 1\)](#), 15 February 2018: [Rent control you've never heard of \(part 2\)](#), 16 February 2018 [accessed 30 August 2022]

<sup>5</sup> Rolls on from week to week or month to month.

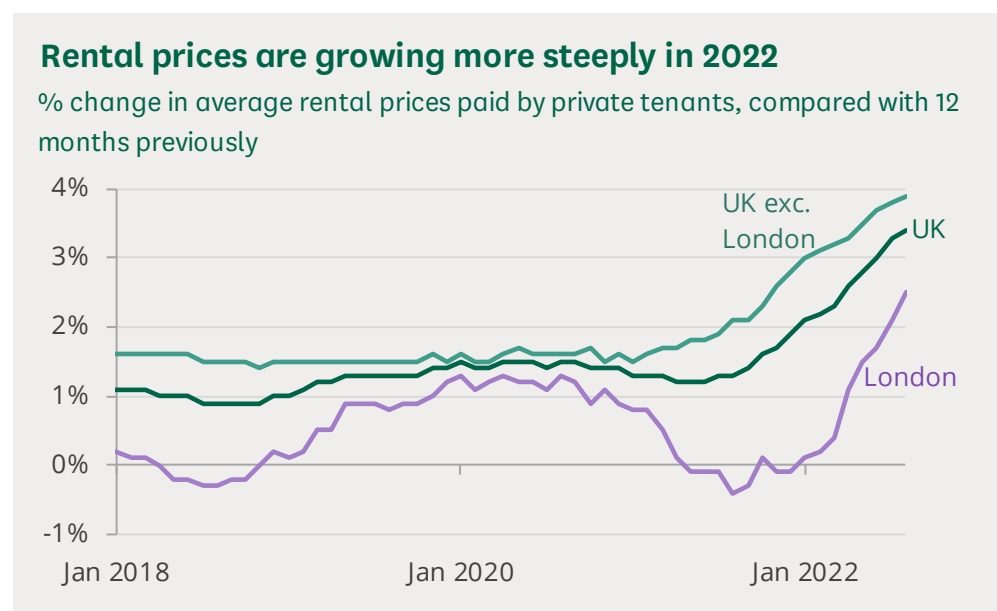
<sup>6</sup> A tenancy for a set period (eg 12 months).

<sup>7</sup> For more information see Library paper: [Private rented housing: the rent control debate](#)

<sup>8</sup> Consultation on these provisions is required before they can be exercised. The power, if exercised will not apply to all private tenancies in NI.

West of England (4.3%), and in the North West and East of England (both 4.1%). Growth was lowest in London (2.5%).<sup>9</sup>

For the most recent data, see the ONS's [Index of Private Housing Rental Prices: August 2022](#) or the Library briefing [Rising cost of living in the UK](#).



Source: ONS, [Index of Private Housing Rental Prices: August 2022](#), 14 September 2022

Note: These figures are classed as ‘Experimental Statistics’ and may be revised if methodology changes in future.

As the chart above shows, average rental price growth across the UK was around 1.0% to 1.5% between the start of 2019 and late 2021. Rental price growth began to slow down in London in late 2020 and fell during the summer of 2021. Rental price growth outside of London began to increase in the latter half of 2021. Growth in London began to increase from spring 2022 onwards.

On 25 August 2022, Generation Rent, a group which campaigns for stronger tenants’ rights, reported that a survey of its supporters showed “half of private renters who had lived in their home for longer than a year (45%) had been asked for a higher rent.”<sup>10</sup> One in five (20%) reported being asked to pay more than £100 extra per month.<sup>11</sup>

## Calls for a policy response in England

Generation Rent has called for a rent freeze in England:

With energy bills set to increase even further, we are calling on the government to protect renters from in-tenancy rent increases by freezing rents on existing tenancies, suspending no-fault evictions, and making all other

<sup>9</sup> ONS, [Index of Private Housing Rental Prices: August 2022](#), 14 September 2022

<sup>10</sup> Generation Rent, [Call for rent freeze as 45% of private renters face hike](#), 25 August 2022

<sup>11</sup> As above.

evictions discretionary, to stop people who fall into arrears for reasons beyond their control from being made homeless.<sup>12</sup>

The National Residential Landlords Association (NRLA) has “vigorously opposed” calls for rent caps<sup>13</sup> or a rent freeze, saying this “would serve only to fuel the supply and demand crisis which has engulfed the private rented sector.”<sup>14</sup>

There’s consensus between bodies representing landlords and tenants on the need to address shortfalls between rent levels and entitlement to help through Housing Benefit or the housing element of Universal Credit.

[Local Housing Allowance Rates](#), used to calculate help with rent payments for claimants in private rented housing, were increased in 2020 as part of the pandemic response but were frozen in cash terms from April 2021. It’s expected that rates will remain at these levels in future years, subject to the statutory annual review by the Secretary of State for Work and Pensions.<sup>15</sup>

In June 2022, the NRLA referred to a “perfect storm” for landlords and tenants and went on to say:

Official data shows that of all private rented households in receipt of the Local Housing Allowance over half, 57 per cent, have a shortfall. This amounts to just over 820,000 UK households.

Regionally, the proportion of private rented households affected ranges from almost 41 per cent in London (although based on a much higher number of claimants), through to 69 per cent in Wales.

The figures come as the Office for Budget Responsibility has warned that housing-related benefits spending is expected to rise by just 0.1 per cent of GDP by 2025 – five years on from the start of the pandemic and the recession it caused. It notes that this is the smallest increase seen in any of the four recessions seen since the early 1980s.<sup>16</sup>

The NRLA said housing benefit rates should be unfrozen “to provide tenants and landlords with the security that rents can be paid.”<sup>17</sup>

There are other reports on the unaffordability of private sector rents in London for those reliant on benefit assistance. For example, research conducted for Capital Letters by Savills reportedly found: “In 2021-2022 only

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<sup>12</sup> As above.

<sup>13</sup> New Statesman, [Why rent regulation would solve everything](#), August 2022

<sup>14</sup> NRLA, [NRLA opposes campaigners' call for rent cap](#), 22 August 2022

<sup>15</sup> [HCWS600, 25 November 2020](#)

<sup>16</sup> NRLA, [Renters and Landlords face perfect storm as benefit freeze bites](#), 8 June 2022

<sup>17</sup> As above.

8.8% of all properties listed for rent in London were affordable in the LHA, a reduction from 12.9% in 2020-2021.”<sup>18</sup>

London Councils has said 125,000 households in London are “at heightened risk of homelessness due to the cost-of-living crisis and drastic increases in private rents”.<sup>19</sup>

The homelessness charity Crisis has made the same point and called for a review of the [benefit cap](#), which limits the overall amount a household can receive in certain benefits:

Right now, we cannot continue to ignore the many people currently struggling to meet shortfalls in their housing benefit and private rents. The quickest and most effective way to keep people in their homes is for the Westminster Government to urgently invest in housing benefit so that it covers the true cost of rents. This will both pull people back from the brink of homelessness, and also support some people who are currently facing homelessness into a settled home.

With enormous inflation in living costs, the benefit cap is more damaging than ever, preventing people from receiving full housing benefit, and there has never been a stronger case for a review of the level of the cap and its impact on homelessness. The Westminster Government needs to urgently carry out this review.<sup>20</sup>

The Work and Pensions Committee recommended LHA rate increases in July 2022:

DWP should work with other Departments to make housing more affordable for those on low incomes, as it did in 2020. This must include an increase to Local Housing Allowance to ensure that it supports people on low incomes to access secure, affordable housing in their local area.<sup>21</sup>

Shelter’s September 2022 briefing, [Cost of Living Crisis and the Housing Emergency](#) calls on the Government to:

1. Restore and relink Local Housing Allowance (LHA) rates to cover at least the cheapest 30% of local rents.
2. Abolish the benefit cap or, at the least, urgently review the level.
3. Review the data used to determine LHA particularly whether it is an accurate reflection of the cost of modest homes.<sup>22</sup>

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<sup>18</sup> Local Government Chronical, “[‘Urgent action’ needed to tackle housing crisis in London, councils warn](#)” 26 August 2022

<sup>19</sup> As above.

<sup>20</sup> Crisis, [Government drastically underestimate shortfall between housing benefit payments and the actual cost of renting](#), 25 August 2022

<sup>21</sup> Work and Pensions Committee, [The cost of living](#) (PDF), 27 July 2022, HC 129 2022-23, para 31

<sup>22</sup> Shelter, [Cost of Living Crisis and the Housing Emergency](#), 7 September 2022

There's a further long-term recommendation to "invest in a new generation of social housing with rents pegged to local income."<sup>23</sup>

## A rent freeze and eviction ban in Scotland

The [Scottish Programme for Government 2022 to 2023](#) published on 6 September 2022 set out detailed measures to help tenants:

There will be a **new tenants' rights campaign** showcasing existing rights and ensuring tenants are aware, for example, of their ability to challenge rent rises. We know that the current situation is causing anxiety for many households – and that many people may be missing out on support that is available to them. To help people understand the significant range of support that they may be able to access, we are preparing to launch a **Scottish Government "cost of living" website** to help people find out what support may be available depending on their own personal circumstances, for example for families with children.

We recognise the huge pressures the cost crisis is placing on households, and the particular issues that will be faced by many people who rent their home. Given the UK Government has not as yet provided sufficient support in response to the cost crisis, we are looking at all action we can take within devolved powers to support people in Scotland. As part of this we intend to introduce **emergency legislation to protect tenants** by freezing rents and imposing a moratorium on evictions until at least 31 March 2023. We also intend to act to prevent immediate rent increases.

We will also provide **financial protection**. From November, the minimum at which arrestments can be made on people's bank accounts will be raised to £1000, providing financial breathing space for many households in difficulty. We will also encourage local authorities to use their existing flexibilities to take a compassionate and proportionate response to arrears, taking account of the current pressures on household finances.

We will also **introduce regulations** that will help protect those who are paying debts through the Debt Arrangement Scheme, ahead of further legislation on bankruptcy and diligence.<sup>24</sup>

The Scottish Government uses discretionary housing payments to mitigate the impact of the benefit cap.<sup>25</sup> The [Scottish Programme for Government 2022 to 2023](#) sets out an intention to extend this assistance, saying it would use its Emergency Budget Review to:

...provide local authorities with additional Discretionary Housing Payment funding to mitigate the UK Government benefit cap as fully as possible within devolved powers, and give local authorities more flexibility to take account of

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<sup>23</sup> As above.

<sup>24</sup> Scottish Government, [A stronger and more resilient Scotland: the Programme for Government 2022 to 2023](#), 6 September 2022. Emphasis added

<sup>25</sup> As above.

energy bills in their prioritisation of households for Discretionary Housing Payments.<sup>26</sup>

Commenting on the package of assistance, the Chartered Institute of Housing Scotland said a rent freeze could not be a long-term solution:

We urge the Scottish Government to ensure that sufficient financial support is available to avoid catastrophic increases in rent arrears and mitigate any unintended consequences while evictions are suspended.<sup>27</sup>

## 2.2

## Social rented housing

### England

In England, increases to social housing rents have been limited to the Consumer Price Index (CPI) plus 1% for five years from 2020. Most social housing tenants faced a rent increase of 4.1% in April 2022. The Resolution Foundation think tank's [Housing Outlook for Q4 2021](#) (PDF) observed this would be "the largest rise for a decade." With CPI forecast to reach double figures by September 2022, the US financial company Moody's referred to the "challenging decisions" social landlords will face<sup>28</sup> when setting rent increases for 2023/24.<sup>29</sup>

The National Housing Federation (NHF), the representative body of housing associations in England, has reported on the impact of inflation on associations' costs. Key findings include:

- Inflation on construction costs overall accelerated to 9.6% in June 2022.
- The cost of new housing has risen even more quickly, with inflation at 12.3% in June 2022.
- Repair and maintenance prices surged over 2021 and 2022, with annual price increases for repair and maintenance materials peaking in April 2022, at 16.8%. Annual price growth was still highly elevated in July 2022 at 14.0%.<sup>30</sup>

The Chartered Institute of Housing has a series of briefings on the impact of the cost-of-living crisis on the social housing sector.<sup>31</sup>

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<sup>26</sup> As above.

<sup>27</sup> [CIH Scotland responds to Programme for Government](#), 6 September 2022 [accessed on 20 September 2022]

<sup>28</sup> Inside Housing, "Associations face 'challenging decisions' over rents amid cost of living crisis, warns Moody's," 13 June 2022 [login required]

<sup>29</sup> For more detail see the Library paper: [Rent setting: social housing \(England\)](#)

<sup>30</sup> NHF, [Cost inflation for housing associations](#), 28 August 2022

<sup>31</sup> Chartered Institute of Housing, [Cost-of-living crisis briefings](#) [accessed 30 August 2022]



## Consultation on a rent ceiling in England

On 31 August 2022, the Government opened a consultation seeking views on a new Direction from the Secretary of State for Levelling Up, Housing and Communities to [the Regulator of Social Housing](#) relating to social housing rent policy.

The consultation focuses on the introduction of a rent ceiling from 1 April 2023 to 31 March 2024. This would set an upper limit on the maximum amount that registered providers of social housing can increase rents in that year. The consultation sets a potential rent ceiling of 5%:

We are open to views from consultees on where the ceiling should be set. By law, we must consult on a draft direction, and our draft direction is based on setting the ceiling at 5%. This would act as an upper limit on the maximum permitted annual rent increase a Registered Provider is allowed to implement. Registered Providers would be permitted to increase rents by 5% or CPI+1%, whichever is the lower. However, within this consultation, we are seeking views on 3%, 5% and 7% as ceiling options, and we are also open to other percentage proposals that may be put forward by consultees.<sup>32</sup>

The consultation closes on 12 October 2022. For more detail see: [Rent setting: social housing \(England\)](#).

The NHF and Local Government Association (LGA) welcomed the opportunity to respond to consultation on future rent increases while highlighting the potential impact on services if the funding gap is not addressed:

...we are very concerned that a new cap on social housing rent increases will significantly impact on housing providers' ability to provide critical services for residents and invest in new and existing homes.

Decisions on the level of rent increases for tenants need to be made by housing providers within the existing government rent policy commitment, ensuring that there is a careful balance between affordability for tenants and investment in the homes that they live in.

If the Government does take forward a lower cap, then it should provide additional funding for 2023/24 and for future years so that housing providers can continue to safeguard services and meet the country's future housing needs.<sup>33</sup>

The Government's impact assessment acknowledges the potential impact of a rent increase ceiling on providers:

The lower rental income compared to the 'do nothing' counterfactual would leave registered providers with less money to invest in providing new social housing, improving the quality and energy performance of their existing social homes or providing services to their tenants. This could have a negative impact

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<sup>32</sup> DLUHC, [Social housing rents consultation](#), 31 August 2022

<sup>33</sup> [LGA and NHF respond to social housing rent cap consultation](#), 31 August 2022

on existing tenants and those who would benefit from an increase in the supply of social homes.<sup>34</sup>

## Scotland

The Scottish Government does not regulate social housing rents in Scotland. In March 2022, Inside Housing reported that several councils had decided “to keep rents low or freeze them altogether next year in light of the cost of living crisis.”<sup>35</sup>

The Scottish Social Housing Charter requires social landlords to set rents and service charges in consultation with tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.<sup>36</sup>

The assistance set out in the [Scottish Programme for Government 2022 to 2023](#) (covered in section 2.1 of this briefing) is relevant as the planned rent freeze and ban on evictions (up to 31 March 2023) would apply to both social and private rented housing sectors.

The Scottish Housing Regulator reported a significant increase in rent arrears over 2020/21:

At 31 March 2022 social landlords had total arrears of rent of £169,626,857. This is 6.3% of total rent due; an increase from 6.1% in the previous year, and the highest level of arrears reported in the ARC since the introduction of the Charter. The total arrears for RSLs reduced to 4.2% from 4.3% in 2020/21, while the total for LAs rose to 8.7% from 8.2%.<sup>37</sup>

The Chartered Institute of Housing (CIH) Scotland referred to the increase in of rent arrears when commenting on the Government support package:

In the social rented sector, landlords reported the [highest level of rent arrears](#) since the introduction of the Scottish Social Housing Charter, currently just under £170 million. Social landlords rely on rental income to fund new affordable homes, maintain and improve existing homes, and provide vital

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<sup>34</sup> DLUHC, [Social housing rents consultation](#), 31 August 2022

<sup>35</sup> Inside Housing, “[Inside Housing - News - Revealed: Scottish councils set out rent-setting plans for year ahead](#)”, 8 March 2022 [login required]

<sup>36</sup> [Scottish Social Housing Charter April 2017](#) [accessed 30 August 2022]

<sup>37</sup> [National Report on the Scottish Social Housing Charter - Headline Findings - 2021 -2022](#), 21 August 2022

services to tenants. If the sector is to continue to meet its social purpose, it must have financial certainty.<sup>38</sup>

## Wales

In Wales, as in England, the Welsh Government sets a formula for social housing rent increases. From April 2020 for five years:

- social rents can be uplifted by a maximum of the Consumer Price Index +1% for five years as long as CPI stays within a prescribed range
- landlords will retain responsibility for setting their rents within the boundaries of Welsh Government rent policy. In response to requests from social landlords for more flexibility, individual tenants' rent could increase by CPI+1% plus up to £2, on condition that other rents are either frozen or reduced and that the landlord's overall increase for all their stock is no greater than CPI+1%
- social landlords are expected to have their own rent and service charge policies and make their own decisions on how rents are increased each year. As part of this, social landlords are expected to work with their tenants to identify what factors should be included when assessing affordability<sup>39</sup>

## Northern Ireland

In Northern Ireland, Communities Minister Deirdre Hargey announced a rent freeze for tenants of Northern Ireland Housing Executive homes in February 2022. She cited the need to “support people, particularly the most vulnerable, who are facing soaring fuel and household bills” and called on housing associations to follow suit.<sup>40</sup>

# 3

## Owner occupation

Rising interest rates means higher borrowing costs on mortgages and other loans. Interest rates for these loans will not necessarily rigidly follow changes in the official Bank of England interest rate, which rose from 0.1% in December 2021 to 1.75% in August. Instead, it will depend on several factors, including how much of the rate increase banks decide to pass on to consumers; banks' funding costs; and competition in the market.

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<sup>38</sup> [CIH Scotland responds to Programme for Government](#), 6 September 2022 [accessed on 20 September 2022]

<sup>39</sup> [New social rent policy balances tenant affordability with ambitions to build more homes – Julie James](#) [accessed 30 August 2022]

<sup>40</sup> Inside Housing, [“Rents frozen for 85,000 social homes in Northern Ireland”](#), 17 February 2022 [login required]

## 3.1 The effect of interest rate increases on mortgages

Interest rates on many loans, most notably for most mortgages, are fixed at the time they are taken out. For instance, most mortgage interest rates are fixed for a period of, typically, two or five years. The Bank of England has said 80% of the value of all mortgages are on a fixed-term basis.<sup>41</sup>

Those with **fixed-term mortgages** will likely face higher interest rates when they re-mortgage. It doesn't necessarily follow that mortgagors will pay more than they paid during the original fixed term of the mortgage as that would depend on the original rate of interest when the mortgage was agreed.

Those on **variable rates mortgages** will likely see increases in their interest rate as these move in line with the Bank of England interest rate. New loans, whether mortgages or other loans, can be expected to have higher associated borrowing costs. For further information and analysis see Box C (p36) of the Bank of England's [Monetary Policy Report February 2022](#) (PDF).

In recent months, mortgage providers have been raising the interest rates on mortgages.<sup>42</sup> It's reported that two- and five-year fixed mortgage rates are at their highest average rate since 2013 and 2014 respectively.<sup>43</sup> As the Bank of England is expected to raise interest rates further, mortgage rates are also likely to continue to rise.

## 3.2 Support for Mortgage Interest (SMI)

As of 6 April 2018, people receiving a [qualifying benefit could get a loan to assist with mortgage interest payments](#).<sup>44</sup>

In March 2022, the Department for Work and Pensions (DWP) published the findings of research into Support for Mortgage Interest loan take-up rates.<sup>45</sup> The rates have been lower than expected but this may change as home owners' incomes are affected by rising prices.

There have been calls for SMI reforms, most recently in response to mortgage repayment pressures experienced during the pandemic. For example, the

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<sup>41</sup> Bank of England, [Monetary Policy Report February 2022](#), 3 Feb 2022, pp31-33, Box C

<sup>42</sup> "[Average SVR paid by UK mortgage borrowers hits highest level in 13 years](#)", The Guardian, 20 June 2022 and "[UK lenders raise mortgage rates ahead of further anticipated BoE hikes](#)", The Financial Times, 17 June 2022

<sup>43</sup> "[Mortgage shock for millions as rates soar](#)", The Times, 16 July 2022

<sup>44</sup> See the Library paper: [Support for Mortgage Interest \(SMI\) scheme](#)

<sup>45</sup> DWP, [Summary: Support for Mortgage Interest loans: take-up](#), 29 March 2022

Centre for Policy Studies said the first three months of SMI should be paid as a grant, not a loan, and the Government should charge no interest on the next nine months of any claim.<sup>46</sup> The Money Advice Trust suggested five steps to improve the mortgage safety net:

1. Reduce the 39 week wait for payments to 13 weeks to protect new claimants of Universal Credit.
2. In addition, people should also not have to start the waiting period all over again if they have a break in their claim.
3. Remove the Universal Credit “zero earnings rule”, which means that people do not receive any help with mortgage costs if they did any paid work or have any income from self-employment during a particular period.
4. Consider the [Centre for Policy Studies](#) proposals for immediate payment of three months SMI as a grant with an extended interest-free time period to the loan.
5. Beyond SMI, consider the case for a new simplified Mortgage Rescue Scheme – learning the lessons from the scheme introduced after the 2008 financial crisis – to help minimise repossessions in the wake of Coronavirus.<sup>47</sup>

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<sup>46</sup> Centre for Policy Studies, [From SMI to Mortgage Support](#), September 2020

<sup>47</sup> Money Advice Trust, [Why reform of Support for Mortgage Interest \(SMI\) is needed now](#), 19 January 2021 [accessed on 31 August 2022]

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